

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Robert James Laneair  
Debtor

Case No. 20-01303-KMS  
Chapter 13

District/off: 0538-3  
Date Rcvd: Jul 14, 2025

User: mssbad  
Form ID: 3180W

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Total Noticed: 28

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Robert James Laneair, 2209 Shields Alley East End, Meridian, MS 39301-2258
4881421	+ Community Choice Finan, 1217 S Frontage Rd, Ste D, Meridian, MS 39301-6124
4881422	+ Community Loans, LLC, 4611 8th St, Meridian, MS 39307-5827
4881434	+ Rush Medical Foundatio, 1314 19th Ave, Meridian, MS 39301-4116
4881435	Specialized Management, 2101 N Hill St, Meridian, MS 39305
4881436	Title Cash, 422 MS 19, Meridian, MS 39307

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
4881419	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jul 14 2025 19:36:00	CashNet USA, 175 W Jackson, Ste 1000, Chicago, IL 60604-2863
4881420	+ Email/Text: bkinfoc@ccfi.com	Jul 14 2025 19:36:00	Check Into Cash, 2121 Hwy 39, Meridian, MS 39301-2634
4881423	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 14 2025 19:54:19	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
4881425	EDI: IRS.COM	Jul 14 2025 23:34:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
4881424	+ Email/Text: bnc@teampurpose.com	Jul 14 2025 19:36:00	Express Check Advance, 1316 25th Ave, Meridian, MS 39301-3947
4881426	+ Email/Text: ebone.woods@usdoj.gov	Jul 14 2025 19:36:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4881427	EDI: JEFFERSONCAP.COM	Jul 14 2025 23:34:00	Jefferson Capital Sys, 16 Mcleland Rd, Saint Cloud, MN 56303
4896756	EDI: JEFFERSONCAP.COM	Jul 14 2025 23:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4893417	Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2025 19:54:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4881430	EDI: MSDOR	Jul 14 2025 23:34:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
4881429	+ EDI: CAPITALONE.COM	Jul 14 2025 23:34:00	Master Card, PO Box 5222, Carol Stream, IL 60197-5222
4895453	Email/Text: bankruptcypgl@plaingreenloans.com	Jul 14 2025 19:36:00	Plain Green Loans, Attention: Special Handling, 93 Mack Rd, Suite 600, Box Elder, MT 59521
4881431	+ Email/Text: Contact@PersonifyFinancial.com	Jul 14 2025 19:37:00	Personify, P.o. Box 500650, San Diego, CA 92150-0650
4881432	+ Email/Text: Contact@PersonifyFinancial.com		

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		Jul 14 2025 19:37:00	Personify Financial, P.O. Box 500650, San Diego, CA 92150-0650
4881433	Email/Text: bankruptcypgl@plaingreenloans.com	Jul 14 2025 19:36:00	Plain Green, 93 Mack Road Ste 600, Box Elder, MT 59521
4905712	+ Email/Text: bncmail@w-legal.com	Jul 14 2025 19:36:00	Scolopax, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE 400, SEATTLE, WA 98121-3132
5101151	+ Email/Text: bncmail@w-legal.com	Jul 14 2025 19:36:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
4881428	Email/Text: stephenbinning@ymail.com	Jul 14 2025 19:36:00	Lauderdale Loans, 4805 Poplar Spring Dr C, Meridian, MS 39305
4887995	+ EDI: LCIFULLSRV	Jul 14 2025 23:34:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
4881437	^ MEBN	Jul 14 2025 19:33:26	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4882426	+ Email/Text: bk@worldacceptance.com	Jul 14 2025 19:36:37	World Finance, World Acceptance Corp. Attn: Bankruptcy, PO Box 6429, Greenville, SC 29606-6429
4881438	+ Email/Text: bk@worldacceptance.com	Jul 14 2025 19:36:28	World Finance, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 16, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	

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on behalf of Debtor Robert James Laneair trollins@therollinsfirm.com  
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea  
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 Robert James Laneair  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Debtor 2  
 (Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 United States Bankruptcy Court for the **Southern District of Mississippi**  
 Case number: **20-01303-KMS**

Social Security number or ITIN **xxx-xx-0704**  
 EIN \_\_\_\_\_  
 Social Security number or ITIN \_\_\_\_\_  
 EIN \_\_\_\_\_

**Order of Discharge****12/18**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

**Robert James Laneair**

Dated: 7/14/25

**By the court:** /s/Katharine M. Samson  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**